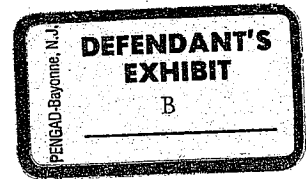


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February 10, 2006

Charles N. Parnell, III
Parnell & Crum, P.A.
641 South Lawrence Street
Montgomery, Alabama 36104

FAX TRANSMITTAL
334-293-3550

Re: Frontier National Bank v. R & L Trucking Company, Inc., et al.

Dear Nick:

I have received your letter dated the 10th day of February, 2006. I have also obtained a copy of the foreclosure notice published in the Opelika Auburn News at the request of Frontier National Bank by and through your office.

I question whether or not the foreclosure of the real estate is also due to be arbitrated. In any event, I do not see the need for me to sign the arbitration paperwork that you have provided to me. Isn't it true that you can instigate arbitration against R & L Trucking Co., Inc. et al. independent of my signature? I have previously advised you that in the event Frontier National does file arbitration proceedings, that R & L Trucking Co., Inc., et al. will join issue with Frontier National Bank in the arbitration proceedings.


Nick, give me a call and we will see what we can work out concerning all of these issues. It is really not my desire to end up in protracted litigation and/or arbitration against Frontier National Bank. But I do question some of their actions prior to the filing of suit by Frontier National in the United States District Court for the Middle District of Alabama.

I believe that we can have a meaningful discussion concerning possible resolutions of these matters.

I look forward to hearing from you.

Sincerely,

WHITTELSEY, WHITTELSEY & POOLE, P.C.


Davis B. Whittelsey
DBW/jmk